



**Division 1181 A.T.U. – New York Welfare Fund** is committed to offering you the right health and welfare benefit options to help you and your family save money and live better. We are pleased to announce that effective, **October 1, 2017**, we are transitioning our existing PPO Dental Plan to Guardian, as well as expanding your benefit options to now include a new Guardian Managed Dental Care Plan. With this change, ***you will need to choose between the PPO or Managed Dental Care Plan*** for you and your family from **September 6, 2017 - September 20, 2017**.

**Both Dental Plan Options include:**

- ✓ One of the largest national provider networks with over 300,000 providers and service locations
- ✓ **100%** coverage for Preventive care such as cleanings, exams, and x-rays
- ✓ Easy, on-line access to plan information including claim status and ID cards

**Managed Dental Care Plan<sup>1</sup>**: This plan offers you:

- ✓ **Affordable** *lower out of pocket costs.* You pay a fixed co-pay for each covered service. Orthodontia coverage for adults and children (not available on PPO plan)
- ✓ **Freedom** – No annual maximums or deductibles, **and you can choose a different primary care provider for every covered family member, including Pediatric dental specialists**
- ✓ **Control** so you always know any costs up-front.

**PPO Dental Insurance**: This plan offers you:

- ✓ **Choice** – You can choose from any dentist, in or out of network
- ✓ **Flexibility**
- ✓ **Value**  
in-network dentist.

**Start using your Dental Plan today! It's easy to get started...**

Shortly, you will receive more information regarding in person sessions with a benefit counselor where you can ask questions about your new dental options and enroll.

**In addition, if you are a Transit Federal Credit Union member...**

You will also have the opportunity to enroll for your other member benefits, Short-Term Disability Insurance, Universal Life with Long Term Care, Critical Illness insurance and Accident insurance, at this time.<sup>2</sup>

**Need Help? No problem! A call center is available to you during this enrollment period.**

Call (877) 252-2389 weekdays, 9:00AM to 5:00PM, EST to get answers to your questions and enroll.

<sup>1</sup>Managed Dental Care elections will be effective on or after 11/1/2017. <sup>2</sup>Short-Term Disability, Universal Life with Long Term Care, Critical Illness and Accident Insurance products are not underwritten or issued by The Guardian Life Insurance Company of America, New York, NY. Dental Insurance products are underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. Dental, GP-1-DG2000; GP-1-MDG-FP-FL-14  
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